## WHAT IS CLAIMED IS:

1. A phosphorus-containing solution comprising a mixture of salts and a carrier fluid, the salts comprising:

 $[Y]H_2PO_4$ ; and

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5  $[Y]_2HPO_4$ , where [Y] is a cation,

the carrier fluid being operable to maintain the salts within the carrier fluid in at least a partially dispersed state, the phosphorus-containing solution being operable to create a phosphate-metal layer on a metal substrate when the phosphorus-containing solution is placed in contact with the metal substrate, the phosphorus-containing solution being essentially free of zinc and the mixture to form the phosphorus-containing solution being mixed in the absence of a highly exothermic reaction.

- 2. The phosphorus-containing solution of claim 1 further comprising [NR<sub>4</sub>]<sub>2</sub>HPO<sub>4</sub> wherein R is selected from the group consisting of hydrogen, alkyl groups and combinations thereof.
- 3. The phosphorus-containing solution of claim 2 wherein substantially no free ammonia is present.
  - 4. The phosphorus-containing solution of claim 1 further comprising  $[X]C_2H_3O_2$  where  $C_2H_3O_2$  is an acetate group and [X] is a cation.
  - 5. The phosphorus-containing solution of claim 4 wherein [X] is selected from the group consisting of potassium, NH<sub>4</sub>, and combinations thereof.
- 20 6. The phosphorus-containing solution of claim 1 wherein the pH of the phosphorus-containing solution is between about 6.0 and 8.0.
  - 7. The phosphorus-containing solution of claim 1 wherein Y in  $[Y]H_2PO_4$  is potassium.
  - 8. The phosphorus-containing solution of claim 1 wherein Y in [Y]<sub>2</sub>HPO<sub>4</sub> is potassium.

- 9. The phosphorus-containing solution of claim 1 wherein Y in [Y]H<sub>2</sub>PO<sub>4</sub> and [Y]<sub>2</sub>HPO<sub>4</sub> is selected from alkali metals.
- 10. The phosphorus-containing solution of claim 1 further comprising a dispersant.
- 11. The phosphorus-containing solution of claim 1 further comprising a target fluid such that
  the target fluid is operable to bring the phosphorus-containing solution into contact with metal.
  - 12. The phosphorus-containing solution of claim 11 wherein the target fluid is a lubricating fluid.
  - 13. The phosphorus-containing solution of claim 1 wherein the metal substrate comprises at least part of an engine
- 10 14. A process for creating a phosphate-metal layer on a metal substrate where the metal substrate is in at least partial contact with a target fluid, the process comprising adding an amount of the phosphorus-containing solution of claim 1 to the target fluid effective to create the phosphate-metal layer, the target fluid combined with the phosphorus-containing solution being brought into contact with the metal substrate such that the phosphate-metal layer results on the metal substrate.
  - 15. The process of claim 14 wherein the phosphorus-containing solution further comprises [NR<sub>4</sub>]<sub>2</sub>HPO<sub>4</sub> wherein R is selected from the group consisting of hydrogen, alkyl groups and combinations thereof.
- 16. The process of claim 15 wherein the phosphorus-containing solution further comprises NH<sub>4</sub>C<sub>2</sub>H<sub>3</sub>O<sub>2</sub> where C<sub>2</sub>H<sub>3</sub>O<sub>2</sub> is an acetate group.
  - 17. The process of claim 16 wherein the pH of the phosphorus-containing solution is between about 6.0 and 8.0.
  - 18. The process of claim 14 wherein the Y in [Y]H<sub>2</sub>PO<sub>4</sub> in the phosphorus-containing solution is potassium.

- 19. The process of claim 14 wherein the Y in [Y]<sub>2</sub>HPO<sub>4</sub> in the phosphorus-containing solution is potassium.
- 20. The process of claim 14 wherein the target fluid is selected from the group consisting of lubricating fluid or phosphating bath.
- 5 21. A converted metal substrate including a phosphate-metal layer created by the process of claim 14 forming a conversion surface on a metal substrate.
  - 22. The converted metal substrate of claim 21 wherein the metal substrate comprises iron.
  - 23. The converted metal substrate of claim 21 wherein the metal substrate comprises a non-ferrous metal.
- 10 24. The converted metal substrate of claim 23 wherein the non-ferrous metal is aluminum.
  - 25. The converted metal substrate of claim 20 wherein the metal substrate is at least part of an engine.
  - 26. A lubricating composition comprising
  - a substantial amount of an oil having a lubricating viscosity, and an amount of the phosphorus-containing solution of claim 1 operable to create a phosphate-metal layer upon a metal component upon being brought into contact with the metal component.
  - 27. The lubricating composition of claim 26 wherein phosphorus is present in the lubricating composition in an amount of between about 300 ppm and 1250 ppm.
- 28. A method of lubricating an internal combustion engine, comprising supplying to the engine the lubricating composition of claim 26.
  - 29. A method of forming a non-ferrous metal-phosphate conversion surface on a non-ferrous metal components, the method comprising the steps of:

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preparing an active phosphorus solution by mixing a phosphorus-containing acid with an alkali metal hydroxide salt and an ammonium/amine compound to create an exothermic reaction thereby producing the active phosphorus-solution; and

contacting the non-ferrous metal component with the active phosphorus solution in a contact region on the non-ferrous metal component to form the non-ferrous metal-phosphate conversion surface on the contact region.

- 30. The method of claim 29 wherein the non-ferrous metal component comprises aluminum.
- 31. The method of claim 30 wherein the non-ferrous metal component comprises at least part of an engine.
- 10 32. The method of claim 29 wherein the active phosphorus solution is delivered into contact with the non-ferrous metal in a lubricating environment using a lubricating fluid.
  - 33. A phosphate-metal layer for aluminum components, the surface comprising: aluminum phosphate; and

aluminum oxide, the aluminum phosphate and aluminum oxide forming the phosphate15 metal layer on an aluminum component, the phosphate-metal layer being formed as a result of
contacting the aluminum component with an amount of a phosphorous-containing solution of
claim 1 operable to create the phosphate-metal layer.

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